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ATTORNEY DOCKET NO. 07781.0139
CUSTOMER NO. 22,852

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450



New U.S. Patent Application
Title: CREDIT MANAGEMENT SYSTEM AND METHOD
Inventors: Harald HINDERER
Heidelberg, Germany

Renato ZADRO
Schwetzingen, Germany

Robert DOERNER
Offenbach, Germany

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 22 pages, including 6 independent claims and 29 claims total.
2. Drawings- 7 sheets of drawings (Figures 1-7).
3. The filing fee is calculated as follows:

13281
013004
U.S. PTO

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Basic Application Filing Fee					\$770	\$ 770.00
	Number of Claims		Basic	Extra Claims		
Total Claims	29	-	20	9	x \$18	162.00
Independent Claims	6	-	3	3	x \$86	258.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$290	
Subtotal					\$ 1,190.00	
Reduction by 1/2 if small entity					-	
TOTAL APPLICATION FILING FEE					\$ 1,190.00	

4. A check for \$1,190.00 is enclosed. The fee includes:

\$770.00 filing fee; and
\$420.00 additional claims fee.

Applicant claims the right to priority under 35 U.S.C. §119 to U.S. Provisional Patent Application No. 60/444,310 filed January 31, 2003.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, D.C. 20005-3315

This application will be completed in accordance with 37 C.F.R. § 1.53(f) upon receiving a Notice to File Missing Parts of Application.

Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any additional fees due and any other fees under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

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Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: 

C. Gregory Gramenopoulos
Reg. No. 36,532

CGG/nsg
Enclosures